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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/553,449	04/19/2000	Nancy Bryant	CITI0218	3842
27510	7590	03/09/2005	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. WASHINGTON, DC 20005			SUBRAMANIAN, NARAYANSWAMY	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 03/09/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/553,449	BRYANT ET AL.
	Examiner	Art Unit
	Narayanswamy Subramanian	3624

– The MAILING DATE of this communication appears on the cover sheet with the correspondence address –
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 15 October 2004.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-27 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-27 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date 12/3/2004.

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____.

DETAILED ACTION

1. This office action is in response to the communication filed on October 15, 2004. Amendments to claims 1 and 27 have been entered. Claims 1-27 are pending and have been examined. The rejections and response to arguments are stated below.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

3. Claims 1 and 27 cite the limitation “if a non-local user account type is identified”. However there is no step identifying a user account type preceding this limitation. Hence this limitation has no antecedent basis. Claims 2-26 are rejected because they depend on a rejected independent claim. Correction is required.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al (WO 98/19278).

With reference to claims 1 and 27, Zeanah discloses a method and system respectively for a user to obtain international account products access on a network (See Zeanah Abstract), the method comprising the steps of: allowing a user to access a local terminal (See Zeanah page

2 lines 11-14); if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor (See Zeanah page 20 lines 16-22 and page 21 lines 8-10); automatically presenting a list of language options at the local terminal by the host processor; receiving the user's selection of a language from said list of language options by the host processor (See Zeanah page 21 lines 1-5 and page 41 lines 21-26); automatically prompting said user for an access code in said selected language at the local terminal by the host processor; receiving the user's input of said access code by the host processor; automatically verifying said access code (See Zeanah Figures 3C, 5A-5D, page 35 line 27 – page 38 line 2); automatically providing said user with a list of transactions in said selected language at the local terminal by the host processor (See Zeanah page 22 lines 14-27 and page 33 lines 16-22); receiving the user's selection of a transaction from said list of transactions by the host processor (See Zeanah page 23 lines 17-20); automatically determining by the host processor whether said local terminal supports said selected transaction (See Zeanah page 24 lines 1-13, page 29 lines 11-24, page 33 lines 16-21 and page 44 lines 18-21); and if said selected transaction is not supported by said local terminal, automatically informing said user at the local terminal by the host processor that said selected transaction cannot be performed (See Zeanah page 26 lines 11-17); if said selected transaction is supported by said local terminal, allowing the user at the local terminal to perform said selected transaction interactively in said selected language via the host processor (See Zeanah page 26 lines 6-13).

With reference to claims 2-26, Zeanah discloses the step of if said access code is invalid, automatically terminating access (old and well known); step of automatically identifying a user account type comprises the steps of automatically transmitting from said terminal to a server a

request for access-specific information, automatically transmitting from server to said terminal said requested access-specific information, automatically verifying said access-specific information, automatically determining the type of said access-specific information and if said access-specific information does not correspond to a predetermined type of access-specific information, automatically indicating to said user that an error has occurred, if said access-specific information does correspond to a predetermined type of access-specific information, automatically determining whether said selected language is supported for said corresponding predetermined type of access-specific information (See Zeanah Figures 3C, 5A-5D, page 35 line 27 – page 38 line 2, page 29 lines 4-24, page 21 lines 3-19, page 26 lines 11-18); said server comprises a Front End Processor (See Zeanah page 11 lines 8-20); access-specific information comprises card prefix table information (old and well known); step of automatically determining the type of said access-specific information comprises the step of automatically comparing said access-specific information to each member of a group of predetermined types of access-specific information (old and well known); list of transactions comprises obtaining cash, obtaining information, transferring funds, making payments, reviewing recent activity, and obtaining customer service (See Zeanah page 26 lines 5-15); accessing step comprises inserting a bankcard into a customer activated terminal (See Zeanah page 29 lines 4-10 and page 28 lines 15-24); accessing step comprises inserting a credit card into an automated teller machine (See Zeanah page 29 lines 4-10 and page 28 lines 15-24); accessing step further comprises the steps of automatically identifying an expiration date for said credit card, automatically comparing said expiration date to current date and if said expiration date has passed, automatically terminating access (See Zeanah page 28 lines 20-25); accessing step comprises inserting a bankcard into a

customer activated terminal (See Zeanah page 6 lines 3-9 and page 12 lines 23-26) or inserting a credit card into an automated teller machine (See Zeanah page 6 lines 3-9); accessing step comprises initiating a program on a computer (See Zeanah page 34 lines 16-30) including a personal computer (See Zeanah page 12 lines 23-26); the step of automatically printing a record regarding said selected transaction (See Zeanah page 24 lines 16-18); automatically transmitting a message to said server for balance information, said server automatically determining whether balance information is available, and if said balance information is not available, said server transmitting failure indication to said terminal, if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information (old and well known); if said balance information is not available, said terminal prompting said user to reenter said access code, said user reentering said access code, and said terminal automatically retransmitting a message to said server for balance information, said server automatically determining whether balance information is available and if said balance information is not available, said server transmitting failure indication to said terminal, if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information (old and well known); wherein said user account type comprises a line of credit (See Zeanah page 30 lines 1-8), a mortgage (old and well known), a loan (old and well known), a credit card account (See Zeanah page 22 lines 7-9), a checking account (See Zeanah page 22 lines 7-9), a savings account (See Zeanah page 22 lines 7-9), a money market account (See Zeanah page 31 lines 5-8), a time deposit account (See Zeanah page 30 lines 3-8) or an investment account (See Zeanah page 31 lines 5-8).

Response to Arguments

4. Applicant's remarks with respect to claims 1-27 have been considered but are moot in view of new grounds of rejection.

Conclusion

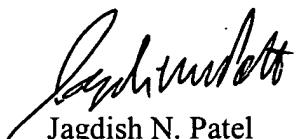
5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft to the Patent Office is (703) 872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

N. Subramanian
March 5, 2005



Jagdish N. Patel
Primary Examiner